Case 25-10245-JKS Doc 6 Filed 01/12/25 Entered 01/13/25 00:26:26 Desc Imaged Certificate of Notice Page 1 of 4

Information to ic	dentify the case:	
Debtor 1:	Kevin Patrick Carmichael	Social Security number or ITIN: xxx-xx-1836
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Bank	kruptcy Court: District of New Jersey	Date case filed for chapter: 13 1/9/25
Case number:	25-10245-JKS	

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kevin Patrick Carmichael	
2.	All other names used in the last 8 years		
3.	Address	266 Seton Hall Drive Paramus, NJ 07652	
		Lee Martin Perlman	Contact phone (856) 751-4224
4.	<b>Debtor's attorney</b> Name and address	Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Email: ecf@newjerseybankruptcy.com
5.	Bankruptcy trustee Name and address	Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004–1550	Contact phone 973–227–2840 www.magtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676–6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 1/10/25

For more information, see page 2

Debtor Kevin Patrick Carmichael Case number 25-10245-JKS

#### Meeting of creditors February 25, 2025 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 407 693 2279, Click on JOIN using passcode 4267876130, or call 1–862–352–5164 joint case, both spouses must The meeting may be continued or adjourned to a later attend. Creditors may attend, but are not date. If so, the date will be on the court docket. required to do so. All individual debtors must provide picture For additional meeting information go identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 4/28/25 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following deadlines. You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 3/20/25 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of claim: 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.nib.uscourts.gov">https://www.nib.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collatoral progrelless of whether they file a proof of claim. Filing a proof of the Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Official Form 309I

# Case 25-10245-JKS Doc 6 Filed 01/12/25 Entered 01/13/25 00:26:26 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court District of New Jersey

In re: Case No. 25-10245-JKS
Kevin Patrick Carmichael Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Jan 10, 2025 Form ID: 309I Total Noticed: 28

The following symbols are used throughout this certificate:

### Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:

Recip ID	Recipient Name and Address
db	+ Kevin Patrick Carmichael, 266 Seton Hall Drive, Paramus, NJ 07652-5648
520508100	+ PSE&G Bankruptcy Department, PO Box 14444, New Brunswick, NJ 08906-4444
520508097	+ Port Authority New York and New Jersey, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
520508104	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

#### TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: ecf@newjerseybankruptcy.com	Date/Time	Recipient Name and Address
·		Jan 10 2025 22:00:00	Lee Martin Perlman, Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
tr	Email/Text: BNC@magtrustee.com	Jan 10 2025 22:05:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2025 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 10 2025 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520508085	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 10 2025 22:07:28	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520508086	+ Email/PDF: bncnotices@becket-lee.com	Jan 10 2025 22:08:21	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
520508087	+ EDI: CAPITALONE.COM	Jan 11 2025 02:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520508088	+ EDI: CAPONEAUTO.COM	Jan 11 2025 02:22:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
520508089	+ EDI: CITICORP	Jan 11 2025 02:16:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520508090	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 10 2025 22:08:29	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520508091	Email/Text: BNBLAZE@capitalsvcs.com	Jan 10 2025 22:01:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
520508092	+ Email/Text: galaxybk@galaxyllc.net	Jan 10 2025 22:02:00	Galaxy International, 4730 South Ft Apache Rd Ste 300, Las Vegas, NV 89147-7947
520508093	$+ \ Email/Text: GSB ank Electronic Bankrupt cyNotice@gs.com$	Jan 10 2025 22:02:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po

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District/off: 0312-2	User: admin	Page 2 of 2
Date Rcvd: Jan 10, 2025	Form ID: 309I	Total Noticed: 28

520508004	EDI. IBS COM		Box 70379, Philadelphia, PA 19176-0379
520508094	EDI: IRS.COM	Jan 11 2025 02:16:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520508095	EDI: JPMORGANCHASE	Jan 11 2025 02:16:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
520508096	+ Email/Text: netcreditbnc@enova.com	Jan 10 2025 22:05:00	Netcredit/rb, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
520508098	EDI: PRA.COM	Jan 11 2025 02:16:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
520508099	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 10 2025 22:01:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
520508101	Email/Text: lawfirmTX@RAUSCHSTURM.com	Jan 10 2025 22:02:00	Rausch Sturm LLP, 300 N. Executive Dr, Ste 200, Brookfield, WI 53005
520508102	^ MEBN	Jan 10 2025 21:43:57	Receivable Management Services. LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
520508103	+  Email/Text: BKSPSE lectronic Court Notifications@spservioleterm and the property of the	cing.com Jan 10 2025 22:05:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
520508105	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 10 2025 22:01:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
520508106	+ EDI: SYNC	Jan 11 2025 02:16:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520508107	^ MEBN	Jan 10 2025 21:45:18	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004

TOTAL: 24

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2025 Signature:	/s/Gustava Winters
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